

### Amendments to the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

#### **Listing of Claims:**

1. (Currently Amended) A method of ~~enabling~~ payment of bills, the method including the steps of:

providing a printed bill, the bill having printed thereon: human-readable information indicative of at least one parameter relating to a requested payment; and a position-coding pattern comprising a plurality of target elements and coded data indicative of an identity of the bill and of a plurality of locations on the bill, at least some of the ~~coded data~~ position-coding pattern being coincident with the information;

positioning an optically imaging pen operatively relative to the human-readable information, said pen having a nib;

optically imaging target elements and coded data;

calculating a position of the nib; and

~~corresponding coincident coded data to~~ generating digital ink in the pen, said digital ink being a sequence of captured pen strokes, each stroke containing data indicative of the identity of the bill and ~~a~~ the position of the nib relative to the bill;

sending the digital ink to a computer system such that the computer system can identify the at least one parameter relating to the requested payment and initiate payment of the bill;

wherein the position of the nib is calculated using the coded data, a perspective transform; ~~determined from the imaged coded data,~~ and a known spatial relationship between an optical axis of the pen and the nib, and wherein the perspective transform is determined using the imaged target elements which are perspective-distorted due to a tilt of the pen;

2. (Currently Amended) The method of claim 1 ~~in which~~ wherein said at least one parameter relating to the requested payment is associated with at least one zone of the bill and in which the method includes identifying, in the computer system and from the zone indicated by the position of the imaging pen as indicated by the digital ink, said at least one parameter.

3. (Previously Presented) The method of claim 2, wherein each stroke of the digital ink includes movement data indicative of movement of the pen relative to the bill, the pen

generating the movement data using at least some of the coded data.

4. - 7. (Cancelled)

8. (Currently Amended) The method of claim 2 ~~in which~~wherein the at least one parameter is an action parameter of the requested payment, the method including effecting, in the computer system, an operation in respect of the action parameter.

9. (Currently Amended) The method of claim 8 ~~in which~~wherein the action parameter of the requested payment is selected from the group comprising:  
requesting that payment be made, specifying a payment amount or resetting the bill to an original state.

10. (Currently Amended) The method of claim 3 ~~in which~~wherein the at least one parameter is an option parameter of the requested payment, the method including identifying, in the computer system, that a hand-drawn mark has been entered on the bill by ~~means of~~ the pen and effecting, in the computer system, an operation associated with the option parameter.

11. (Currently Amended) The method of claim 10 ~~in which~~wherein the option parameter is associated with at least one of:  
cardholder name, payment method or credit card type.

12. (Currently Amended) The method of claim 3 entered by ~~means of~~ the pen and effecting, in the computer system, an operation associated with the text parameter.

13. (Original) The method of claim 12 which includes converting, in the computer system, the handwritten text data to computer text.

14. (Currently Amended) The method of claim 13 ~~in which~~wherein the text parameter is associated with at least one of:  
a cardholder name, an amount paid or a card expiry date.

15. (Currently Amended) The method of claim 3 ~~in which~~wherein the at least one

parameter is an authorization parameter of the requested payment, the method including identifying, in the computer system, that a handwritten signature has been entered by ~~means of~~ the pen and effecting, in the computer system, an operation associated with the authorization parameter.

16. (Original) The method of claim 15 which includes verifying, in the computer system, that the signature is that of a particular person.

17. (Currently Amended) The method of claim 16 ~~in which~~wherein the authorization parameter is associated with payment authorization.

18. (Previously Presented) The method of claim 1, wherein the providing step includes receiving a request from a user to print the bill on demand, and printing the bill on demand.

19. (Cancelled)

20. (Previously Presented) The method of claim 1, wherein the coded data is invisible.

21. (Currently Amended) The method of claim 1 which includes retaining a retrievable record of each bill generated, each of the generated bills being retrievable using ~~its~~ the identity of the bill as contained in ~~its~~ said coded data.

22. (Previously Presented) The method of claim 1 which includes distributing a plurality of the bills using a mixture of multicast and pointcast communications protocols.

23. (Cancelled)

24. (Previously Presented) The method of claim 1 which includes providing all required information relating to the requested payment in the bill to eliminate the need for a separate display device.

25. (Currently Amended) The method of claim 1 ~~in which~~wherein the bill is printed on multiple pages and in which the method includes binding the pages.

26. (Previously Presented) The method claim 1 wherein:  
the step of providing the bill is done by sending the bill by mail.
27. (Previously Presented) The method of claim 1, further including the step of causing a printer to print a payment receipt after a payment has been completed.
28. (Original) The method of claim 27, wherein the payment receipt comprises coded data indicative of the identity of the receipt.
29. (Currently Amended) A system for ~~enabling~~ payment of bills, the system including:  
a bill having printed thereon: human-readable information indicative of at least one parameter relating to a requested payment; and a position-coding pattern comprising a plurality of target elements and coded data indicative of an identity of the bill and a plurality of locations on the bill, at least some of the ~~coded data~~ position-coding pattern being coincident with the information;  
an optically imaging pen having a nib, said pen being configured to:  
image the target elements and the coded data;  
calculate a position of the nib; and  
generate digital ink in the pen ~~using the imaged coded data~~, said digital ink being a sequence of captured strokes, each stroke containing data indicative of the identity of the bill and the position of the nib relative to the bill; and  
send the digital ink to a computer system such that the computer system can identify the at least one parameter relating to the requested payment; and  
a computer system configured and programmed to:  
receive the digital ink from the optically imaging pen; and  
identify at least one parameter relating to the requested payment and initiate payment of the bill;  
wherein the position of the nib is calculated using the coded data, a perspective transform; ~~determined from the imaged coded data~~, and a known spatial relationship between an optical axis of the pen and the nib; and wherein the perspective transform is determined using the imaged target elements which are perspective-distorted due to a tilt of the pen.
30. (Currently Amended) The system of claim 29 ~~in which~~ wherein said at least one

parameter relating to the requested payment is associated with at least one zone of the bill.

31.-35.(Cancelled)

36. (Currently Amended) The system of claim 29 ~~in which~~wherein said at least one parameter of the requested payment is selected from the group comprising: an action parameter of the requested payment, an option parameter of the requested payment, a text parameter of the requested payment, or an authorization parameter of the requested payment.

37. (Currently Amended) The system of claim 36 ~~in which~~wherein the action parameter of the requested payment is selected from the group comprising:  
requesting that payment be made, specifying a payment amount, or resetting the bill to an original state.

38. (Currently Amended) The system of claim 36 ~~in which~~wherein the option parameter is associated with at least one of:  
cardholder name, payment method, or credit card type.

39. (Currently Amended) The system of claim 36 ~~in which~~wherein the text parameter is associated with at least one of:  
a cardholder name, an amount paid, or a card expiry date.

40. (Currently Amended) The system of claim 36 ~~in which~~wherein the authorization parameter is associated with payment authorization.

41.- 42.(Cancelled)

43. (Currently Amended) The system of claim 29 ~~in which~~wherein the bill is printed on a surface ~~of a surface defining means~~ and in which the system includes a printer for printing the bill on demand.

44. (Currently Amended) The system of claim 43 ~~in which~~wherein the printer is configured to print the coded data at the same time as printing the bill or payment receipt.

45. (Currently Amended) The system of claim 29 ~~in which~~wherein the coded data is substantially invisible.

46. (Currently Amended) The system of claim 29 which includes a database for keeping a retrievable record of each bill generated, each bill being retrievable by using ~~its~~the identity of the bill as included in ~~its~~said coded data.

47.-53. (Cancelled)